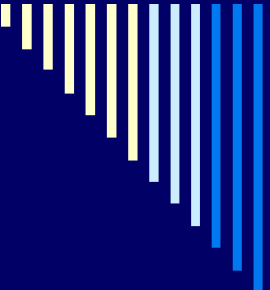



Health Insurance Transparency

**Moving toward a patient-centered
system**

**Norman K Thurston, Ph.D.
Utah Department of Health**



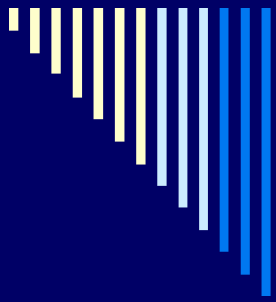
Consumer Choice Requires Transparency

- In order for markets to work, we need:
 - Individuals to choose for themselves
 - Individuals to have access to the whole market
 - Plans that are easily comparable
-



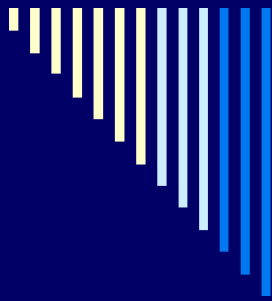
Using Technology

- H.B. 133 requires us to create an Internet portal
 - Access to information about available plans
 - Access to electronic application systems
 - Technology and information are the keys to power up a consumer-based market
-



Technology and Health Care Transparency

- Many companies are developing web-based applications to help patients control their health and health care
- An example: [Aetna SmartSource](#)



A Precedent for Success: Travelocity.com

- ❑ Started in 1996
- ❑ Revolutionized the travel & tourism industry
- ❑ Gave consumers access to detailed information about travel choices
- ❑ Centered on a philosophy of empowering consumers
- ❑ Refined new technologies to power up a consumer-directed market for travel



What about the Health Insurance Market?

- Can we duplicate this success in the health insurance market?
 - Early stage developments
 - An example: eHealthInsurance.com
-

eHealthInsurance

Over 1 Million Customers Insured

3 Easy Steps to Health Insurance

1 Get Quotes**2** Compare Plans**3** Apply Online

- Individual & Family Health Insurance
- Short-Term Health Insurance
- Small Business Health Insurance

Did you know?

Prices are fixed by law - you cannot find a better price anywhere for the same product.

Your ZIP Code

GET QUOTES

Our Products

Individual & Family

- > [Health Insurance](#)
- > [Short-term Health Insurance](#)
- > [Student Health Insurance](#)
- > [Health Savings Accounts](#)
- > [Dental Insurance](#)
- > [Discount Cards](#)

Seniors

- > [Medicare Options](#)

Small Business

- > [BusinessHSA](#)
- > [Health Insurance](#)

Top National Carriers

UnitedHealthcare

Underwritten By Golden Rule

Medical insurance plans from over 175 leading health insurance companies nationwide

Already Have an Account?

Sign in to complete or check the status of your health insurance application.

[Forgot your e-mail address or password?](#)

E-mail Address:**Password:****GO**

The #1 service to compare and buy health insurance

Largest Selection

Find quality medical insurance [plans](#)

Best Prices Available**Fast Process**

Apply online, eSign and save time

Help & Guidance**WINNER**



Making the Market Work

- “As in a normal market, individuals... would actually know the prices of the health insurance plan... they are buying. This would help them compare the *value* that they receive for their money.”

—Ed Haislmaier, The Heritage Foundation



Some Key Components of a Successful Portal

- ❑ Consumers can get details and compare plans
 - ❑ Members control their own accounts
 - ❑ Ability to enroll online in any available health plan
 - ❑ A streamlined billing and payment process
 - ❑ Tools for insurers to provide information and respond to purchasers in real time
-



We Need Visionary Thinking

- We can empower the consumer
 - We can expand choices, information and options
 - We can create transparent value in the system
 - Markets can work
-